

**UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102**

In re: **Debtor(s):**

Harold L Guido – See below for reported alias
information. xxx-xx-2486
– See below for reported alias information.

Case No.: 20-45516 –B169

CHAPTER 7

Notice of Requirement to File Financial Management Course Certificate

To be eligible to receive a discharge under Chapter 7 (11 U.S.C. § 727(a)(11)) or under Chapter 13 (11 U.S.C. § 1328(g)), the Debtor must complete an instructional course concerning personal financial management as described in 11 U.S.C. § 111.

The Debtor(s) and/or Debtor(s)' attorney is/are hereby notified that pursuant to Federal Rule of Bankruptcy Procedure 1007 the Debtor(s) must file a Financial Management Course Certificate (Official Form 423) unless an approved provider of an instructional course concerning personal financial management has notified the Court that the Debtor(s) has/have completed the course after filing the petition. This certificate must be filed within 60 days after the first date set for the meeting of creditors in a Chapter 7 case, and no later than the last payment made by the debtor under a plan in a Chapter 13 case. If the course provider has not notified the Court of course completion, the Debtor(s) must file the certificate by the time the case is eligible for discharge, or the case will be closed without a discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to file the Financial Management Course Certificate, the debtor(s) must pay the full reopening fee due for filing the motion.

The Court will not notify debtors whether course providers have filed the certificate of course completion. Debtors must monitor this status themselves.

FOR THE COURT:

/s/Dana C. McWay
Clerk of Court

Dated: 1/15/21

Reported Alias Information:

Harold L Guido –

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Rev 07/16 rfncrt60

United States Bankruptcy Court

Eastern District of Missouri

In re:
Harold L Guido
Debtor

Case No. 20-45516-blc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4
Date Rcvd: Jan 15, 2021

User: admin
Form ID: rfncrt60

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2021:

Recip ID	Recipient Name and Address
db	+ Harold L Guido, 1470 Park Ashwood Circle, Saint Charles, MO 63304-8737

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2021 at the address(es) listed below:

Name	Email Address
Fredrich J. Cruse	trustee@cruselaw.com MO34@ecfbis.com
John P. Miller	on behalf of Creditor Santander Consumer USA Inc jmillier@dunnandmiller.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Harold L Guido ridingslaw2003@yahoo.com

TOTAL: 4